

EXHIBIT 35



Better Business Bureau®

Carvana, LLC

Not BBB
Accredited

Online Car Dealers

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Contact Information

1026 Marietta St NW STE A
Atlanta, GA 30318

<http://www.carvana.com>

(800) 333-4554

BBB Rating & Accreditation

NR

THIS BUSINESS IS NOT BBB ACCREDITED

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Years in Business: 10

This rating reflects BBB's opinion about the entire organization's interactions with its customers, including interactions with local locations.

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Customer Reviews

☆☆☆☆☆ 1.95/5

All customer reviews are handled by the BBB where the company is Headquartered or a central customer review processing location.

Average of 2,635 Customer Reviews

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Customer Complaints

4,310 complaints closed in last 3 years

2,424 complaints closed in last 12 months

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[Online Car Dealers](#) • [Used Car Dealers](#)

Overview

Local BBB

Carvana Overview **Reviews** Q&A



Taylor V.

2 reviews • 0 helpful votes

Great for selling!

July 19th, 2022

Super easy experience to sell a car. Gave details of my car, Uploaded some documents, got a quote and scheduled a time for them to come pick up the car. I had some issues with the title before they would come get the car, which is the only reason it took more then a week to complete the process. Cut me a check and took the hunk

▼ Show more

Comment ▼ Respond as company Share



Helpful (0)



Thank you



Emma B.

1 review • 17 helpful votes

Approaching two years of dealing with the worst decision to date - buying a car from Carvana.

March 20th, 2022

Paid it off and they still don't have my title or registration. Each advocate has a different answer, and I've submitted so many docs from them expiring several times while being waited out. Legal team contacted with zero response and advocates make up a new requirement each time I call, swearing it's the "last one". SCREW CARVANA. BIGGEST SCAM EVER.

Tip for consumers:

Avoid, run, go anywhere else.

Products used:

Kia 2019

Service

Value

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Carvana Overview **Reviews** Q&A

 **Helpful (17)**

 **Thank you**



L. M.

1 review • 9 helpful votes

...

Absolute NIGHTMARE

June 30th, 2022

Purchased a brand new 2022 tesla. Didn't come with token, proper key cards, or proper charger hose. Was not detailed and the paint was chipped. 1300 miles difference from the paperwork, and delayed order. Couldn't get into a tesla dealer for diagnostic or replacement charger hose because the dealer didn't release the title. Spent hours on the phone with Carvana. Nightmare from beginning to end. Returning.

Tip for consumers:

Avoid carvana at all costs

Products used:

Tesla 2022

Service


Value

Shipping

Returns

Quality

▲ Show less

Comment ▼ Respond as company  Share

 **Helpful (9)**

 **Thank you**



Eloise W.

2 reviews • 23 helpful votes

...

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Carvana Overview **Reviews** Q&A

where do I begin? I financed a car through Carvana February 2021. I paid the car on fully April 30, 2021. I have gotten approximately 4 or 5 temporary plates. Last one expired September 22, 2021. And they say they can't issue anymore, so, I can no longer drive my vehicle. I have been waiting for my registration since February and my title since April. I would never recommend Carvana. I wish I had never went this route!

Service

Value

Shipping

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 **Helpful (23)**

 **Thank you**



Christine B.

1 review • 25 helpful votes

...

Stay away

November 20th, 2021

I tried Carvana in June. I ordered car signed documents. Delivery was cancelled 8 times. Spent endless hours on the phone calling them. Promised manager would call several times, no call. Someone at Carvana told me they are not allowed to make outgoing calls. Not once did they call me. They gave me run around about title. After reading these horror stories best thing I did was cancel the whole deal and go to local dealership. I truly feel bad for people stuck in the Carvana nightmare. Government needs to look into this.

Service

Value

Shipping

Returns

Quality

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Comments (1) ▼ Respond as company  Share

 **Helpful (25)**

 **Thank you**

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Carvana Overview Reviews Q&A

Be careful when buying a car from Carvana, because they sale cars without a clean title

August 3rd, 2022

I have been waiting six months for tags and title. My loan company has informed me that since I can't produce a title with their name listed as lien holder, they are going to change my auto loan to a personal loan. My payment would cost me \$200 more month. When I told Carvana about the payments going up and they should pay the difference, they told me that is my problem. Carvana has sold me a car without a clean title. I am now suing them for my month back.

▲ Show less

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👍 Helpful (1)

♥ Thank you



John S.

1 review • 0 helpful votes

...

Don't, Just Don't... But If You Do, Have Very Low Expectations.

July 8th, 2022

Same old story – I wish I would have listened to the many reviews about how bad Carvana is, including the delays in drop offs and pick-ups. But I thought that it must just be an occasional, once-in-awhile thing, and unlikely to happen to me. All started off great – found the car we wanted for a reasonable price to be delivered for free when we wanted it delivered, and all was going smoothly. As I quickly worked through the online forms, I smugly compared this to the bad stories of buying used cars in the past from dealers or unknown individuals. The Carvana concept is a great one, and I was comforted by all the assurances that Carvana was there to make life easier for car buyers. We made an appointment to have our mechanic inspect the car the day it was supposed to be delivered (just to be cautious – after all, Carvana promised a 150-point inspection in advance), and then planned to take the car on a needed vacation with the family. Then two days before it was supposed to be delivered, I got a flippant text saying that the delivery has been delayed for ten days, and oh that they are sorry of course. That was the day that I learned that the Carvana Credo is "Over-promise, under-deliver – literally, apologize, repeat." I immediately called them and said that they cannot do this to people, saying that they obviously need to learn more about logistics (using a Seinfeld-inspired line that "your whole business is getting a given car from point A to point B when promised, and you can't even do that!"). They were very apologetic, which I learned over the next few days, is their standard approach. After a few phone calls, I learned that our car was sitting in a nearby city about 100

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AUTOS

How Carvana went from a Wall Street top pick to trading with meme stocks

PUBLISHED MON, MAY 16 2022 1:48 PM EDT UPDATED MON, MAY 16 2022 7:50 PM EDT

**Michael Wayland**
@MIKEWAYLAND

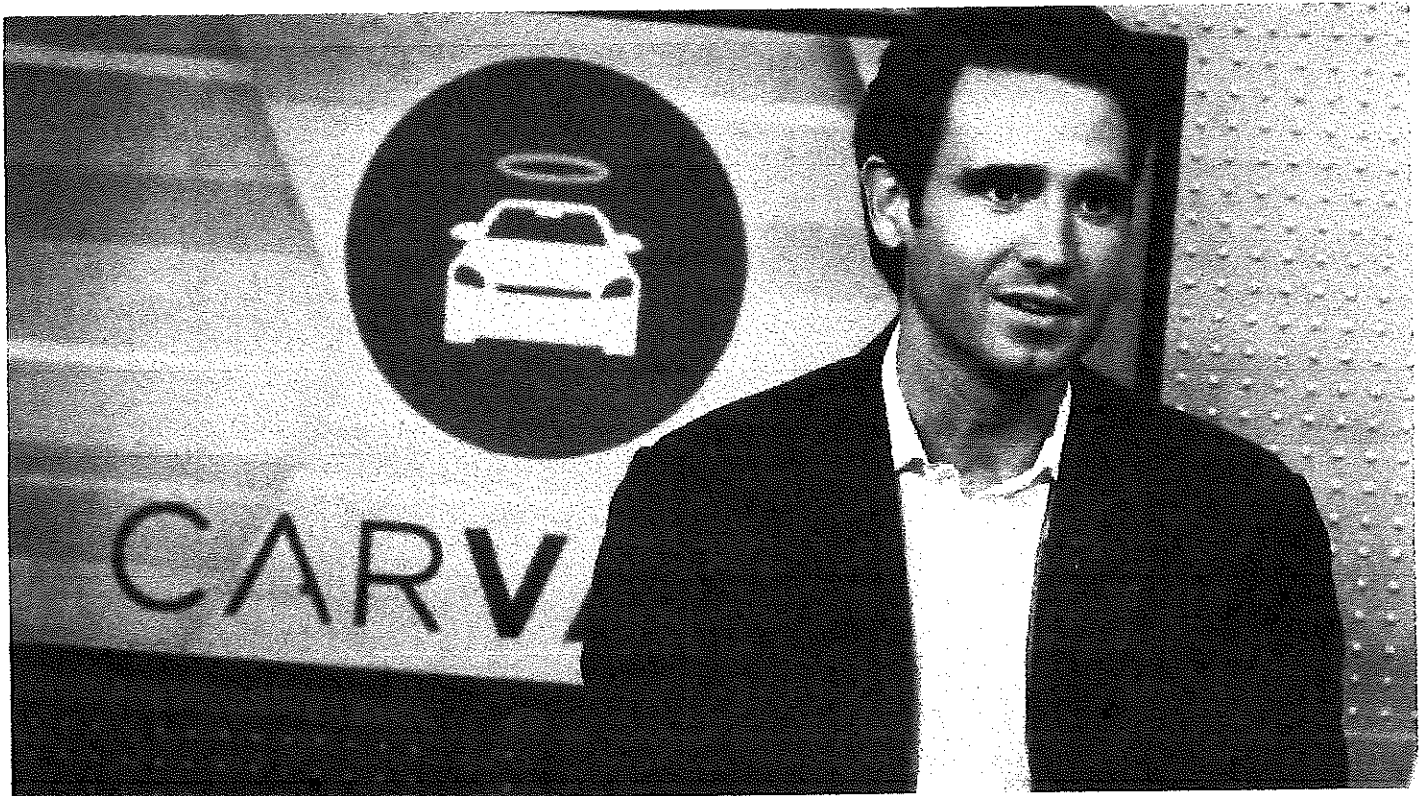
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KEY POINTS

Carvana has gone from Wall Street's preferred used car retailer to trading like a meme stock amid cost-cutting measures and layoffs.

Shares of the company are down nearly 90% since November, sinking to less than \$40 a share from more than \$300.

The rapid fall from grace for the Arizona-based used car retailer is a mix of changing market condition as well as self-inflicted wounds.



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Its stock price has marched this year as well, just in the wrong direction for investors. Within six months, Carvana has gone from Wall Street's preferred used car retailer poised to capitalize on a robust market to trading like a volatile meme stock amid cost-cutting measures and layoffs.

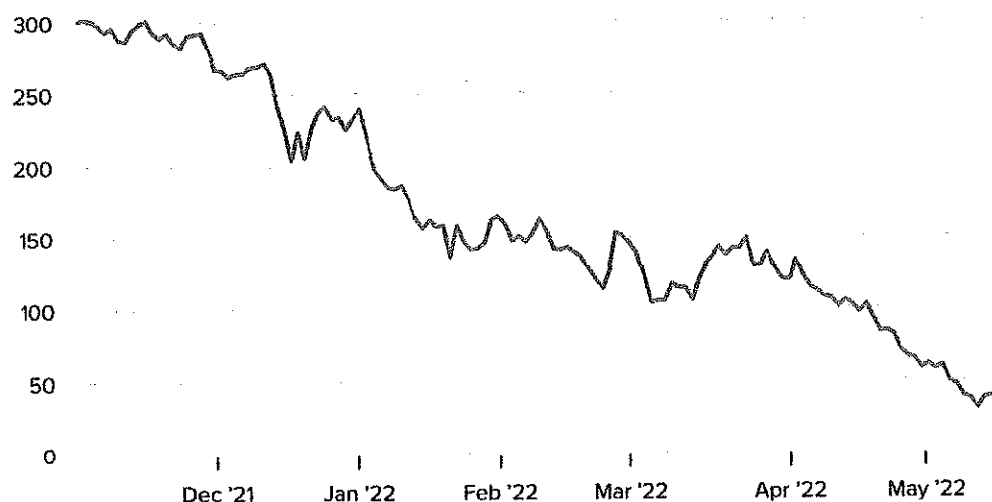
The fall from grace for the Arizona-based used car retailer, including a nearly 90% decline in its stock price since November, resulted from a mix of changing market conditions as well as self-inflicted wounds. Many traditional dealers continue to report record or near-record results, shining further light on Carvana's problems.

Carvana grew exponentially during the coronavirus pandemic, as shoppers shifted to online purchasing rather than visiting a dealership, with the promise of hassle-free selling and purchasing of used vehicles at a customer's home. But analysts are concerned about the company's liquidity, increasing debt and growth, which this year is expected to be its slowest since becoming a public company in 2017.

Carvana shares



Shares of Carvana are down nearly 90% since November.



cnbc.com



"By the company's own admission, it had accelerated growth at precisely the wrong time into a consumer slowdown leaving a major mismatch between capacity and demand, creating a liquidity crunch," Morgan Stanley's Adam Jonas said in an investor note earlier this month, downgrading the company and slashing its price target to \$105 a share from \$360.

The slowdown is due to high vehicle prices, rising interest rates and recessionary fears, among other factors. Carvana purchased a record number of vehicles last year amid sky-high prices and rising inflation. in



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"Deteriorating capital market conditions and worsening trends in the used vehicle industry have eroded our conviction in the path for Carvana to secure the necessary capital to realize sufficient scale and self-funding status," Stifel's Scott W. Devitt said last week in an investor note.

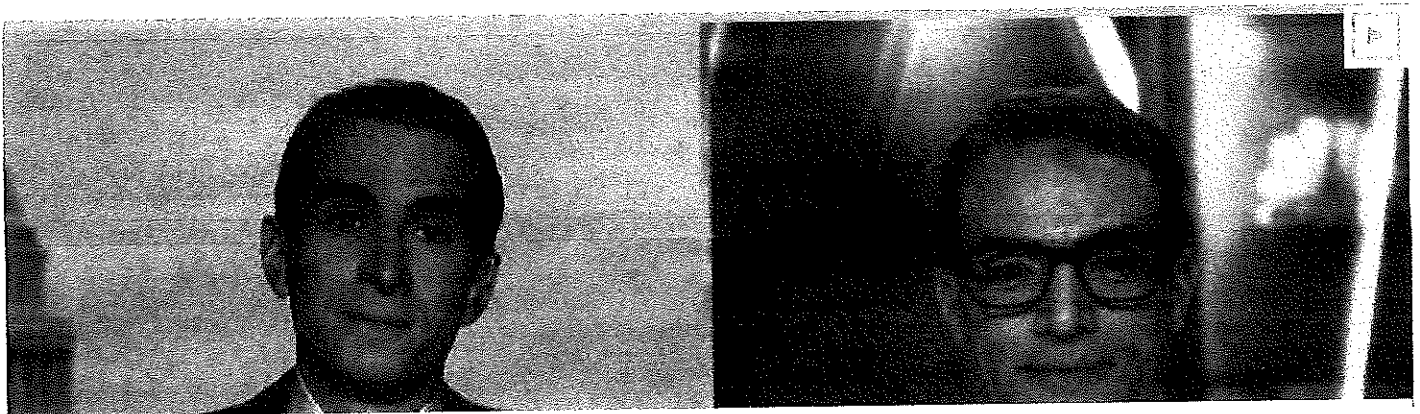
Carvana stock is rated "hold" with a price target of \$89.30 a share, according to analyst estimates compiled by FactSet.

'We weren't prepared'

Carvana's stock was at more than \$300 a share ahead of the company reporting its third-quarter results on Nov. 4, when it missed Wall Street's earnings expectations and internal operational problems were disclosed.

Garcia, who also serves as chair, told investors that the company couldn't meet customer demand, causing it to not offer its entire fleet of vehicles on its website for consumers to purchase. He said it was a result of the company purchasing vehicles at a higher rate than it could process.

"We weren't prepared for it," said Garcia, who co-founded the company in 2012 and has grown it into a nearly \$13 billion business.



VIDEO: 02:17

Insiders at Carvana, Palantir, Coinbase and more sell stocks at top before tech sell-off

To assist future throughput of purchasing vehicles and times to recondition them, Carvana on Feb. 24



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automotive retailer.” Ending his prepared remarks with investors for its fourth-quarter earnings that same day with, “the march continues.”

The deal was hailed by investors, who sent the stock up 34% over the next two days to more than \$152 a share. It followed a steady decline due to recessionary fears and other macroeconomic trends impacting the used car market.

Overbuilt costly inventory

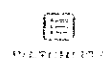
The gains from the deal were short-lived due to the macroeconomic environment and the company significantly missing Wall Street’s expectations for the first quarter, initiating a sell-off of the company’s stock and a host of downgrades by analysts.

The company was criticized for spending too much on marketing, which included a lackluster 30-second Super Bowl ad, and not preparing for a potential slowdown or downturn in sales. Carvana argues it overprepared for the first quarter, after being underprepared for the demand last year.

“We built for more than showed up,” Garcia said during an earnings call April 20.



Source: NYSE



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The stock was hit again in late April, when the online used-car dealer struggled to sell bonds and was forced to turn to Apollo Global Management for \$1.6 billion to salvage the agreement to finance the Adesa deal.

Analysts view the deal to finance the purchase of Adesa as “unfavorable,” at a rate of 10.25%. Its existing bonds were already yielding upwards of 9%. Bloomberg News reported Apollo saved the deal after investors were demanding a yield of around 11% on a proposed \$2.275 billion junk bond and around 14% on a \$1 billion preferred piece.

Stock picks and investing trends from CNBC Pro:

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Morgan Stanley's Mike Wilson flags a key risk to earnings — and names the stocks to avoid

The unfavorable terms will “inevitably delay the path” to positive free cash flow for the company until 2024, said Wells Fargo analyst Zachary Fadem. In a note to investors on May 3, he downgraded the stock and cut its price target from \$150 to \$65 a share.

RBC Capital Markets' Joseph Spak voiced similar concerns about the deal, saying the integration “could be messy” during the next two-plus years. He also downgraded the stock and cut its price target.

“While the strategic rationale for Adesa makes sense, in our view, retrofitting and staffing up 56 facilities over the next couple years is likely to face a prolonged period of operating inefficiencies with as much as 18-24 months of ongoing bottom-line risk upcoming,” he said in an investor note early last month.

Meme status

Carvana shares last week hit a two-year low before surging as much as 51% the same day along with “meme stocks” such as GameStop and AMC.

Meme stocks refer to a select few stocks that gain sudden popularity on the internet and lead to sky-high prices and unusually high trading volume.

For example, trading volume for Carvana on Thursday was over 41.7 million, compared with its 30-day

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MEME STOCKS

Meme stock mania returns as GameStop, AMC shares spike in this week's trade

Carvana is attempting to get back into Wall Street's good graces. In an investor presentation released late-Friday, the company defended the Adesa deal and updated its growth and cost-cutting plans, including lowering its vehicle acquisition costs.

The company said it's refocusing its three key priorities: growing retail units and revenue, increasing total gross profit per unit and demonstrating operating leverage.

"We have made significant progress on the first two objectives," the company said. However, it said it needed to do more, specifically regarding profitability, free cash flow, and selling, general and administrative costs.

The company, in the presentation, reconfirmed reports last week that it cut 2,500 employees, or about 12% of its total workforce, and that the Carvana executive team would forego salaries for the remainder of the year to contribute to severance pay for terminated employees.

Rivals' record profits

Carvana's recent troubles come as the country's largest public dealer groups continue to report record or near-record profits amid low inventories and high prices.

The country's largest auto retailer, AutoNation, last month reported record first-quarter earnings per share of \$5.78. The company has aggressively moved into used vehicles amid a decline in new vehicle availability.



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Lithia Motors, which is in the midst of an aggressive growth plan to become the country's largest vehicle retailer, said its profit more than doubled during the first quarter from a year earlier to \$342.2 million. Average gross profit per unit for used vehicles — a stat closely watched by investors — rose 32%, to \$3,037. That compares with Carvana at \$2,833.

"Carvana seems to have gotten a lot of that tech stock halo that Tesla's also benefited from for a long time," said Morningstar analyst David Whiston, who covers major publicly traded dealership groups but not Carvana. "I think maybe that was a tad generous by the market."

— *CNBC's Michael Bloom and Hannah Miao contributed to this report.*

Power Lunch

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TRENDING NOW



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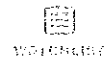
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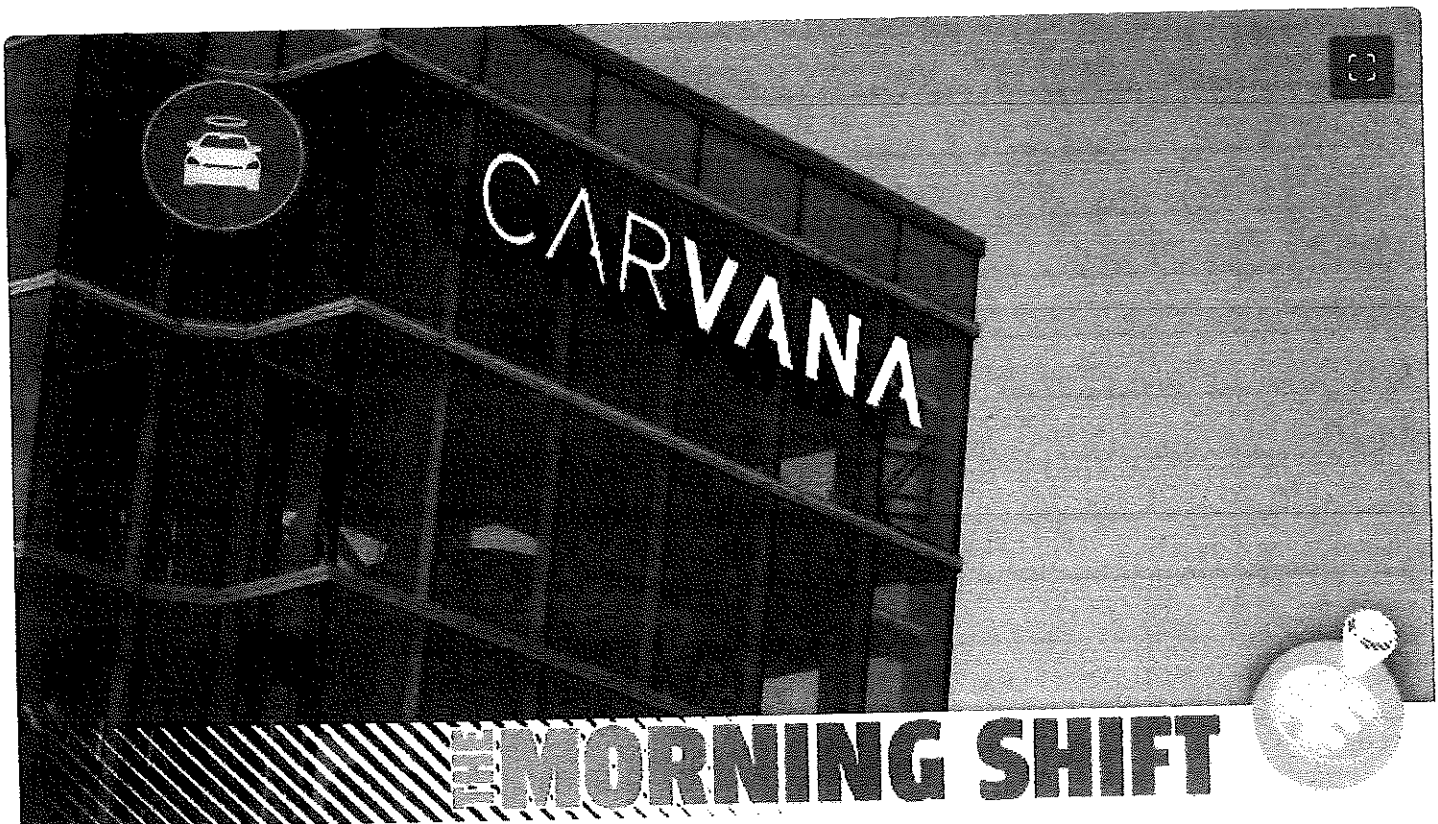
Carvana Is Suing Michigan Over the State Banning it From Selling Cars

Owen Bellwood - Oct 17



6

Online car dealer Carvana will fight to regain its license to operate in Michigan, Cybertruck bodies have been spotted at the Tesla factory in Texas and tanker insurance is hitting Exxon's oil operations in Russia. All this and more in The Morning Shift for Wednesday October 5th, 2022.



— A photo of a Carvana building with The Morning Shift logo along the bottom.
© Photo: Joe Raedle (Getty Images)

1st Gear: Carvana Sues Michigan Over License Dispute



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Feedback

Carvana is a relative newcomer to the online car-selling space, but that hasn't stopped it grabbing headlines for a wild variety of reasons. The company has been bleeding cash all year, laid off thousands of workers and lost its right to sell cars in Illinois, *twice*.

Now, it's facing problems in Michigan, where the company had its license suspended after state officials claimed "employees destroyed documents, odometer records weren't maintained, and investigators found more than 100 customer title delays and probation violations."

To fight the suspension, Carvana last week announced it was turning to the very same customers it had screwed over, asking them to petition lawmakers to reinstate the company's license in Michigan. Now, presumably after spotting the flaw in this plan, Carvana has decided to just sue the state instead.

According to *Automotive News*:

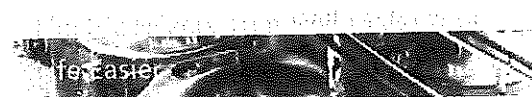
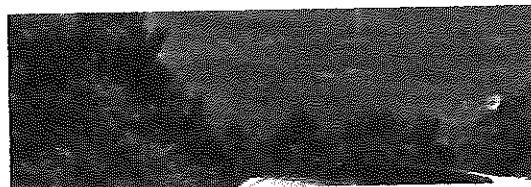
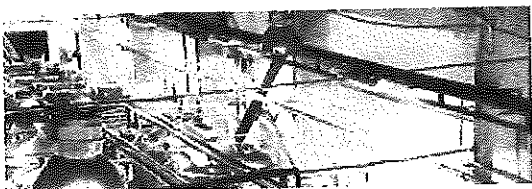
In a complaint filed Thursday in the Michigan Court of Claims, Carvana asked for a temporary restraining order against Michigan Secretary of State Jocelyn Benson, whose office issued the license suspension and revocation. In its complaint, Carvana called the state's actions 'baseless,' saying the company was not provided with a hearing or an adequate opportunity to respond to allegations laid out in the suspension decision.

Carvana, in court filings Thursday, said it was forced to cease all in-state Michigan sales, which it said has delayed scheduled deliveries to 48 customers.

The steps taken by Carvana in Michigan mirror its actions in Illinois. There, the company was granted a temporary restraining order against the Illinois secretary of state after its license was suspended. Now, Carvana execs are facing criminal charges in Illinois over its business practices in the state.

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CARS • Published February 16, 2022 1:43pm EST

Carvana allegedly leaving car buyers on the hook after selling cars without title

Carvana has faced the issue across multiple states

By Peter Aitken | FOXBusiness

'Absolutely nothing' compares to today's car market: Edmunds expert

Edmunds.com senior manager of insights Ivan Drury says the used and new car market are both 'getting expensive.'

Carvana has allegedly sold cars to customers without selling them the title, resulting in a painful and confusing struggle for new car owners.

The online car seller has faced some legal troubles in recent years, with North Carolina temporarily banning the company from selling in the Raleigh area of North Carolina during the second half of 2021. The issue stems from the company selling cars but not providing the new owners with the car's title.

"Carvana has pioneered online car buying by continuously delivering exceptional experiences, and we have bought and sold well over a million cars with customers while achieving an industry-leading Net Promoter Score (NPS) and a 4.7 out of five-star customer experience rating average," a Carvana spokesperson told FOX Business, not addressing the issue directly.

Vehicles sit inside the Carvana Co. car vending machine in Frisco, Texas, U.S., on Thursday, June 8, 2017. The U.S. automotive industry may be struggling with an array of concerns ranging from sliding used-car prices to rising inventories, but they d (Laura Buckman/Bloomberg via Getty Images / Getty Images)

"That said, we remain firmly committed to continuous improvement and will stay hard at work making the best car buying and shopping experience available even better."

A car's title is the most important legal document as it actually provides ownership of the vehicle. Without a title, it is illegal to even drive the car or sell it.

BUYER BEWARE: 4 OUT OF 5 CAR SHOPPERS OVERPAID IN JANUARY

And the issue has arisen in a number of states: Derek Mundhenke in Kansas City, Missouri, bought a silver Subaru Outback from Carvana for a steal at \$13,000. He paid for the car in full, but 11 months later still did not own the car since Carvana had failed to provide him with the title, FOX 4 KC reported.

"They just dance around the subject and never give me a good answer and they just give me false and misleading information about documents I could use (to register the car) instead of the title," Mundhenke said.

Stock Symbol CVNA

Stock Name CARVANA CO.

Stock Price 36.09

Stock Change +1.39

Change % +4.01%

Stock Symbol KMX

Stock Name CARMAX INC.

Stock Price 90.92

Stock Change +0.58

Change % +0.64%

Stock Symbol AN

Stock Name AUTONATION INC.

Stock Price 126.08

Stock Change +1.22

Change % +0.98%

Mundhenke claimed that Carvana told him to register the car at the DMV with the title application, not the actual title, which doesn't work.

Carvana also faced a probation in Michigan, and Florida has threatened to pull the company's license, too.

USED CAR PRICES SURGING IN 2022: MARKET 'ABSOLUTELY NOTHING' LIKE WE'VE SEEN BEFORE, EXPERT SAYS

Some users have taken to popular site Reddit to discuss their issues with the company, with one post noting that it required a call to the state DMV and attorney general's office to finally acquire the car's title.

"I think the secret is to basically beat the Carvana "support" team into submission until they are tired of dealing with you," the post read, with at least a dozen different posters also saying they suffered a similar issue.

Vehicles sit parked outside the Carvana Co. car vending machine in Frisco, Texas, U.S., on Thursday, June 8, 2017. The U.S. automotive industry may be struggling with an array of concerns ranging from sliding used-car prices to rising inventories, bu

One user in Colorado claimed to have waited 6 months to receive the title, and most states only allow for 30 days to complete the process. Another user claimed to have suffered the issue for a year and a half.

MISSOURI MAN GETS BRAND NEW VOLVO AFTER HITTING 1 MILLION MILES ON DECADES-OLD SEDAN

"I can't get insurance here without a plate number and I can't get a plate number without title or current registration (which has been expired)," the other user wrote.

Carvana offered to buy back some cars in Florida instead of providing the title, leaving some customers furious.

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Carvana is in hot water in Florida over title delays

Chris Teague - Aug 15



1 Comment

4



If you live in Florida, the number of options for online car buying may be shrinking. The state's Department of Highway Safety and Motor Vehicles filed complaints against online auto retailer Carvana, citing title delays as the reason.



Carvana is in hot water in Florida over title delays

1

News Channel 8 reports that the state filed two complaints, one with 25 counts and one with eight. Florida officials claim that Carvana did not meet the state's 30-day requirement to complete title transfers. Some customers waited more than 100 days, and as Channel 8 notes, one person waited 253 days for their title. Florida gave Carvana 21 days to respond and could revoke the company's dealer license in the state. Carvana could also end up paying a settlement, reaching

Feedback

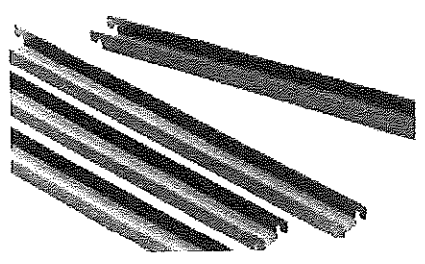
Related video: Carvana facing class-action lawsuit



Days Late	Count
1 to 30	283
31 to 60	38
61 to 90	32
91 to 120	14
121 to 150	8
151+	11

ABC15 MORNINGS

Carvana's been in hot water in Florida before. A few months ago, the state issued a deadline to transfer past-due titles but ultimately backed down after Carvana churned through some of its backlog. Illinois has taken similar but stronger actions against the company. In July, the state banned Carvana from selling cars for the second time, stating that it had improperly used out-of-state temporary tags and delayed title delivery. That action followed a similar issue just a month earlier.



Carvana's been in hot water in Florida before. A few months ago, the state issued a deadline to transfer past-due titles but ultimately backed down after Carvana churned through some of its backlog.

The convenience of buying a car and having it delivered to your doorstep can't be overstated, but the sting of poor customer service lingers long after the joy of a new car fades. Reviews of the company on Consumer Affairs look to be split between five- and one-star ratings, with a few scattered in between. Many of the worst reviews focus on title transfer times and administrative issues, but more than a few relate to

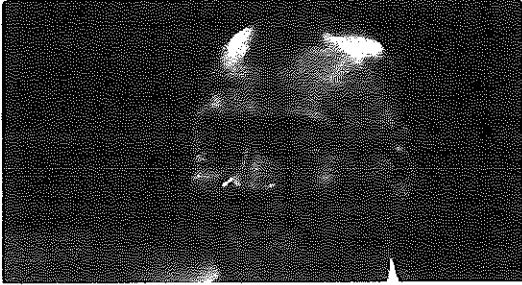


damaged or improperly described vehicles and delivery delays. The company appears to have responded to several, and some customers report receiving cash reimbursements for cleaning or repairs. But the title delays remain a significant problem for Carvana.

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Carvana is in hot water in Florida over title delays originally appeared on Autoblog on Mon, 15 Aug 2022 14:53:00 EDT. Please see our terms for use of feeds.

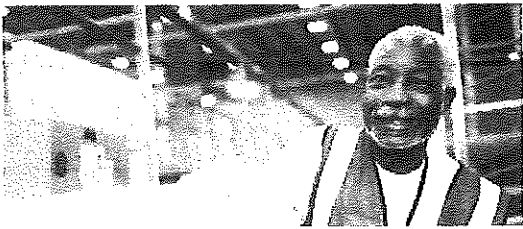
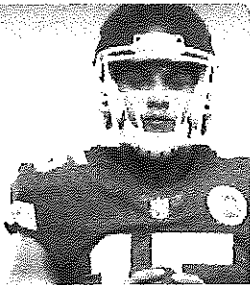
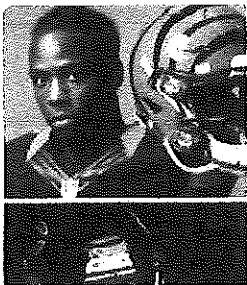
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'America's Got Talent' finalist
Zuri Craig dead at 44

Best Life

Two Men Try to Pick Up the
Same Child From School. Both
Thought They Were the Father...

WOIO Cleveland

Alert for missing 12-year-old
Bedford boy missing since
Sunday call Feedback